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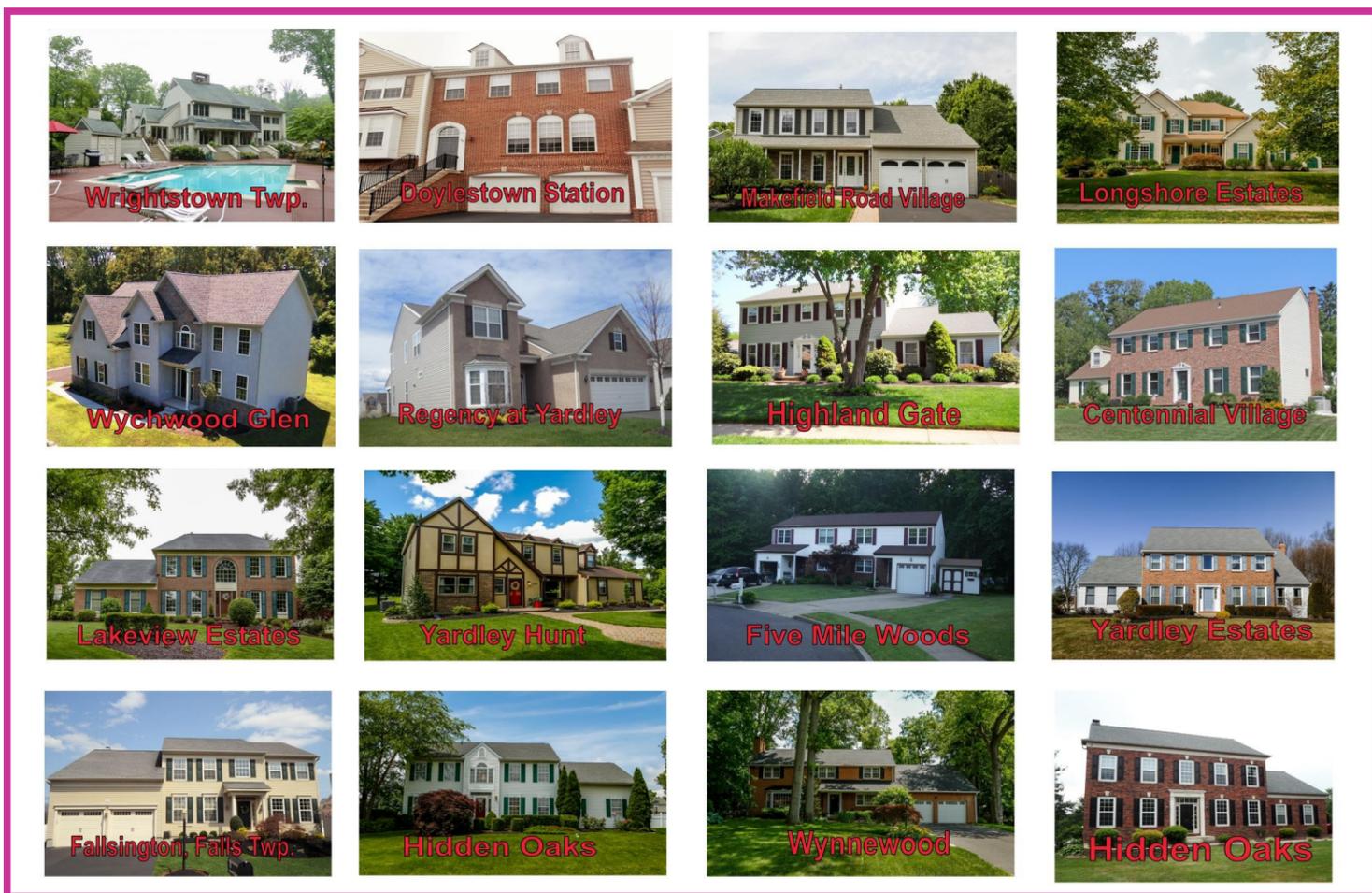
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215.369.4663

Spring 2016



Contact Drew:
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73 East Afton Avenue
Yardley, PA 19067



Here are Just 16 Examples of the Many Homes in Bucks County SOLD by DREW in 2015. Drew Represented the Sellers of these and many other Homes, as well as Buyers.

SOLD by DREW

If you want your Home SOLD by DREW in 2016, contact me regarding my Innovative Marketing Plans and Strategies!

I can also help you find the Perfect New Home of Your Dreams.

Enroll in My Market Snapshot Program



Stop wasting time searching Realtor.com for active, pending and settled homes in the community where you live. With one simple step, you get *automatic updates* via e-mail of all the real estate activity in the MLS for your neighborhood! You pick the frequency of emails & the community you want to get info on-- whether its the one you currently reside in or the one you want to move into!



#1 QR Code Takes You to my Website



Drew Ferrara
RE/MAX TOTAL



Chairman's Club Status is attained by only the top 1 percent of all agents in the Re/Max Network.

Trivia Teaser - Toxicology

1. Which Shakespearean character stabbed King Claudius with a poisoned sword? a-Macbeth, b-Othello, c-Romeo, d-Hamlet.
2. The body of which U.S. President was exhumed in 1991 to test it for arsenic poisoning? a-Ulysses S. Grant, b-George Washington, c-Zachary Taylor, d-Martin Van Buren.
3. What singer won her first Grammy Award in 2004 for the song "Toxic"? a-Taylor Swift, b-Mary J. Blige, c-Britney Spears, d-Pink.
4. Who played the seductive Poison Ivy in the 1997 movie "Batman & Robin"? a-Rachel McAdams, b-Uma Thurman, c-Drew Barrymore, d-Michelle Pfeiffer.
5. By what name is the poisonous blowfish served in select sushi bars? a-Uni, b-Bara, c-Fugu, d-Ahi.
6. What African nation is the setting of the Barbara Kingsolver bestseller "The Poisonwood Bible"? a-Belgian Congo, b-Mali, c-Mozambique, d-Kenya.
7. What poison was used to kill the murder victim in Agatha Christie's debut novel "The Mysterious Affair at Styles"? a-Strychnine, b-Digitalis, c-Cyanide, d-Arsenic.
8. In 1956, a doctor in Japan reported Minamata disease, an "epidemic of an unknown disease of the central nervous system" marking the official discovery of a neurological syndrome caused by what? a-Mercury, b-Radium, c-Dioxin, d-Lead.
9. The leaders of which rock band refer to themselves as The Toxic Twins? a-Rolling Stones, b-Poison, c-Aerosmith, d-Barenaked Ladies.
10. Who starred as a housewife developing a toxic allergy to the environment in the 1995 movie "Safe"? a-Carla Gugino, b-Julianne Moore, c-Anne Hathaway, d-Goldie Hawn.

Answers to 'Toxicology': 1-d, Hamlet; 2-c, Zachary Taylor; 3-c, Britney Spears; 4-b, Uma Thurman; 5-c, Fugu; 6-a, Belgian Congo; 7-a, Strychnine; 8-a, Mercury; 9-c, Aerosmith; 10-b, Julianne Moore

Thinking of Selling?..learn about my Innovative Marketing Plans & Strategies Drew Ferrara, Your Bucks County

Real Estate Specialist HomesInBucksPA.com



Ask the Expert - Time for a New Home?



Q Is the market right for buying a home? What do you think?

A I think that if your job is secure, and you want and need a better home, you should make your move now. Next year, or even later this year, home prices will rise again and interest rates could go up as well. In spite of fluctuations in the stock market, consumers had high confidence at the end of 2015, the last time for which figures are available. Economists estimate the confidence measure rebounded to 93.6 in December as gasoline prices kept falling and employment showed growth.

In spite of ups and downs in 2015, the confidence index's average was the highest since the recovery began.

Consumers just like you continued to buy homes. It was the second bright spot in the economy with sales, housing starts and prices all trending together. The Standard & Poor's/Case Shiller Home Price Index rose just from 5 percent to 6 percent, mainly because of the limited supply of housing.

If you're looking for a greater selection of homes to choose from, more homes should be available right now and as the year progresses. More sellers will put their homes on the market as prices continue to rise somewhat.

Consumers who can afford the home they want probably won't have a difficult time with financing. The big reductions in financing last November were the result of problems caused by new mortgage rules. And a dwindling supply of residences on the market pushed down sales to a level not seen since April of 2014.

In fact, the National Association of Realtors said the double-digit decline in new mortgages last year was the sharpest since 2010.

These conditions are in the past and shouldn't interfere with financing.

Most definitely, if the time is right for you, buy now. I can offer insight into the local markets here and help you find your dream home. Contact me!

Budgeting

The top number on your budget calculation is usually your income. That's the easy part.

Your outflows are something else. It's difficult to know in advance how much all your expenses for the month will be. Your budget will break if you don't give expenses enough weight.

John Lynch, director of the Center for Research on Consumer Financial Decision Making at the University of Colorado, Boulder, researched the matter. He found that people don't really think enough about rising expenses, so they end up thinking they can afford things they can't.

One crucial component is to create an explicit budget. Relying on vague calculations makes it look possible that everything can fit in, says Lynch, so they feel free to spend.

Some people spend more because of the way they view willpower, thinking it's limited so they deserve to reward themselves for showing some. People who think willpower is unlimited think no reward is needed.

There is a relationship between mood and money habits. When people are sad, they save less, spend more, and consume more. Study leaders say they should give their financial decisions another look and make a big effort to change their mood and attitude.

Guard your home equity. Daniel Cooper of the Federal Reserve Bank of Boston found that as home values rise, some view it as an increase in their borrowing power.

He says a home should be viewed as a place to live, not as a tool for borrowing money. "If you max out a home-equity line of credit, then housing prices drop, you will be financially constrained."



Tap into Drew's Clues at HomesInBucksPA.com

Things to Consider

Obscure, but important, must-haves for your new home

Finding the perfect house means checking off the big things: bathrooms, bedrooms, kitchen style, flooring — all perfect!

Now give one more thought to this list:

Smooch Test—Is there a private place outside? If not, decide if this is important to you.

Commute — The commute might have been your first consideration, but be sure to actually make the commute to your work. It tells you a lot about what 15 minutes means.

For those who want a pedestrian-friendly location, this can be very important. Doing the walk, can give you a feel for the route and the neighborhood that you won't get in a car or on a bus.

View the Views — Make sure you take a look out of all the windows You might not want your window to peek inside your neighbor's house. At the very least, you will want to remember to find appropriate window coverings.

Scout out the neighborhood — One thing you will want to do is chat with the neighbors, especially if you have kids. Families might want a neighborhood with other kids. Retirees want a quiet space. And Millennials might want a group of faster, connected friends.

Parking — Most people consider whether a house has adequate parking for them, but few consider whether the home has adequate parking for visitors. This can be important, especially in city locations where parking is precious. Will the location work for you and your visitors?

Electronic friendly — For Millennials, especially, the connected life requires some special spaces. A game room, for one. Ideally, a game room keeps the electronic tangle out of the living room and offers some concentration space on Saturday mornings.

Tax Changes

By learning about tax changes early in 2016, you'll have more time to plan for them. Here are nine changes, according to the IRS and USA Today.

1. Income taxes for 2015 are due on April 18 because Friday, April 15 is the Emancipation Day holiday in Washington, D.C.
2. Penalties for not having qualified Affordable Care Act health insurance in 2016 are \$695 per adult, 2.5 percent of income for children or a family maximum of \$2,085.
3. Tax brackets rise by 0.4 percent, adjusted for inflation.
4. Standard deductions for heads of households rise, including single, married filing jointly, and married filing separately. The deduction rises by \$50 to \$9,300 in 2016.
5. Personal exemptions rise by \$50 to \$4,050 for this year.
6. Contribution limits for health savings accounts rise by \$100 per family to \$6,750, and an additional \$1,000 for those 55 or older. Individual contribution limits remain the same at \$3,350.
7. Earned Income Credit is rising. The maximum allowable Earned Income Credit for families with three or more children rises to \$6,269, up by \$27 in 2016. With two children, the maximum rises by \$24. And one child families get \$14 more than in 2015.
8. The exemption from alternative minimum tax rises for single taxpayers by \$300 in 2016 to \$53,900. Joint filers see a \$500 boost to \$83,800 this year.
9. The estate tax exemption rises to \$5.45 million, up \$20,000 for the estates of those who pass away in 2016. Contributions to 401(k) plans, IRAs, and flexible spending arrangements are all staying the same as they were for 2015.



"Weatherfield", Newtown, Upper Makefield Township.

6 Bedroom, 4 Full and 3 Half Bath French Colonial on 2.7 beautifully landscaped acres. 7,815 sq. ft. Finished Basement and Large Deck.

\$775,000



"Yardley Hunt", Yardley, Lower Makefield Township.

4 Bedroom, 2.5 Bath Contemporary home featuring a Granite Kitchen, Hardwood Floors, and 2-car Garage, situated on .34 acres. Pennsbury Schools, LMT parks and pools.

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"Westover", Yardley, Lower Makefield Township.

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4 Bedroom, 2.5 Bath Contemporary home on over an Acre. Beautifully updated Mid-Century Classic.

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